

## **Introduction**

### **What is Identity Theft?**

Identity Theft is the largest consumer complaint filed with the Federal Trade Commission (FTC) annually. If you have been the victim of identity theft, it could mean someone has used your name to:

- make purchases,
- get credit cards
- rent an apartment or
- obtain utilities without your permission.

In some cases, thieves may have received medical services in your name, re-routed your tax refund, or even impersonated you during contact with law enforcement.

Identity theft may also include someone using checks on your account. This could be from stealing your checkbook or electronically obtaining access to your checking account. Use of an ATM card or credit card that you did not approve is also identity theft.

In some cases, identity theft occurs within families to children, seniors, and domestic violence survivors, making reporting and recovery especially difficult.

### **How Might it Impact Me?**

Even if you are able to resolve a financial identity theft issue with your bank, this use of your name and credit history can result in you getting collection letters for things you did not purchase.

It can also result in unfavorable entries on your credit report, causing you problems in getting credit or paying a higher interest rate.

Becoming the victim of an identity theft can be a complicated and frustrating time in your life.

### **What Can I Do?**

The [Federal Trade Commission](#) has created letters (in [this booklet](#)) that consumers can use to notify a debt collector or credit bureau of the theft of your identity.



To use the letters, you must first report the crime of identity theft to the police. You do not need to know the name of the person who used your identity. You show the police the debt collection letters or other confirmation that you are the victim of this crime.

The three forms below use the FTC-created material.

You can also visit the [National Identity Theft Victims Assistance Network](#) to learn more.

### **Before You Begin:**

- The information provided and the interactive interviews will give you legal information, **not legal advice**.
- These forms are **not for commercial use** and charging for use in any way is prohibited.
- If you do not already have it, you will need to download free [Adobe Flash Player](#) to view the interactive interviews.
- If you do not have Microsoft Word, you will need to download free [Microsoft Word Viewer](#) to print the forms.
- This material was produced in part by the Maryland Crime Victims' Resource Center, Inc. under award #2010-VF-GX-K030, awarded by the Office for Victims of Crime, Office of Justice Programs, U.S. Department of Justice.

Neither the U.S. Department of Justice nor any of its components operate, control, are responsible for, or necessarily endorse, these materials including, without limitation, its content, technical infrastructure, and policies, and any services or tools provided.

For more information on the project or regarding identity theft, you can go to [identitytheftnetwork.org](http://identitytheftnetwork.org)

## **Forms**



### ***Letter to Creditor***

To use the interactive interview for responding to someone collecting a bill that is in your name, but a bill you did not authorize, you will need a copy of the bill in hand when you start the interview.

You will also need to provide a copy of your proof of your identity.

Click below to use the interactive interview for a *Letter to a Creditor*, directly collecting their own bill. This might be a credit card statement you received that contains charges you didn't make or authorize. It can be any situation where your credit or identity was used without your permission.

### **[Letter to Creditor – Identity Theft](#)**

### ***Letter to Debt Collector***

To use the interactive interview for responding to a company or law firm that is a *Debt Collector*, or collecting a bill that is in your name but you did not authorize, you will need a copy of their letter in hand when you start the interview.

You will also need to provide a copy of your police report and proof of your identity, by copying these and putting them in the letter. Click below to use the interactive interview for a Letter to Debt Collector.

### **[Letter to Debt Collector – Identity Theft](#)**

### ***Letter to Credit Bureau***

To use the interactive interview to create a letter to a *Credit Bureau*, seeking investigation and removal from your credit report of items that are the result of identity theft, you will need a copy of your credit report in hand when you start the interview.

You can obtain a free copy of your credit report from each credit bureau [here](https://www.annualcreditreport.com/cra/index.jsp). (<https://www.annualcreditreport.com/cra/index.jsp>) You do not have

to pay for a copy of your credit report. One credit report from each company is available to you free each year.

You will mail the letter and attachment, a copy of your credit report with the incorrect items circled, a copy of the police report you made of the identity theft and proof of your identity with the letter.

Click below to use the interactive interview for a Letter to a Credit Bureau.

**[Letter to Credit Bureau – Identity Theft](#)**